

ACCOUNT CHARGE APPROVAL SYSTEM**ABSTRACT**

- 5 Account transaction reports from a bank card account for example, are assembled and sent by electronic mail or "email" to the email address of the account owner. An input screen is presented to allow the user to input the user preferences with regard to the substance of the report. The
- 10 account owner is enabled to approve or disapprove each of the listed charges and return a user-approved marked-up report showing which of the listed transactions have been approved and/or disapproved by the user. The user-approved listing is returned to the account administrator and a
- 15 printed acknowledgement of receipt of the user-approved listing is returned to the user by electronic mail.